WHAT IS CLAIMED IS:

1   1. At an apparatus facilitating exchange of stored voice messages, a method of

2   allocating charges associated with sending messages from a message

3   originator to a recipient, comprising:

4   receiving from said originator an indicator of whether a charge for a voice

5   message is to be borne by said originator or by said recipient;

6   allocating said charge to one of said originator and said recipient, based

7   on said indicator.

1   2. The method of claim **1**, further comprising receiving said voice message from

2   said originator.

1   3. The method of claim **2**, further comprising billing said charge based on said

2   allocating.

1   4. The method of claim **3**, wherein said billing comprises debiting a pre-paid

2   account by an amount equal to said charge.

1   5. The method of claim **1**, further comprising

2   if said charge is allocated to said recipient, receiving from said recipient an

3   input indicating if said recipient will accept said charge.

1   6. The method of claim **5**, further comprising billing said charge to said recipient,

2   only if said input indicates said recipient has agreed to assume said charge.

1   7. The method of claim **2**, further comprising prompting said recipient to accept

2   said message and assume said charge, if said charge has been allocated to

3   said recipient.

1   8. The method of claim **7**, further comprising advising said originator if said

2   recipient declines to assume said charge.

1   9. The method of claim **1** wherein said apparatus comprises a personal

2   introduction system.

1   10. The method of claim **9**, wherein said message is composed in response to

2   browsing a plurality of personal greetings stored at said system.

1   11. The method of claim **1**, further comprising calculating said charge.

1   12. The method of claim **1**, wherein said indicator is received by way of

2   telephone.

1   13. The method of claim **12**, wherein said indicator comprises a specified DTMF

2   tone associated with said message.

1   14. An apparatus facilitating exchange of voice messages, comprising:

2   a network interface interconnecting said apparatus to a communications

3   network, to allow a message originator to dispatch a voice message to a

4   recipient;

5   a processor in communication with said network interface;

6   memory for storing voice messages to be exchanged,

7   said memory storing program instructions, adapting said apparatus to:

8   receive from said originator an indicator of whether a charge for a

9   voice message is to be borne by said originator or by said recipient;

10   allocate said charge to one of said originator and said recipient,

11   based on said indicator.

1   15. A computer readable medium, storing computer executable instructions that

2   when loaded at a message exchange server, used to exchange messages

3   between a message originator and a recipient, adapt said server to:

4   receive from said originator an indicator of whether a charge for a stored

5   message is to be borne by said originator or by said recipient;

6   allocate said charge to one of said originator and said recipient, based on

7   said indicator.

1 16. A method of exchanging a plurality of messages between a first and second

2   user, said method comprising:

3   receiving from an originator of each of said plurality of messages an

4   indicator of whether a charge associated with said each of said plurality of

5   messages is to be borne by said first user or by said second user;

6   allocating an associated charge for said each of said plurality of messages

7   to one of said first and second user, based on said indicator;

8   repeating said receiving and said allocating for each of said plurality of

9   messages.

1 17. A method of operating a device providing a service allowing a plurality of

2   users to communicate with each other, comprising:

3   for each of said plurality of users determining if said each of said plurality

4   of users wishes to pay for use of said service, and thereby identifying each

5   of said users as a paying user or a non-paying user;

6   allowing paying users to communicate with all of said plurality of users;

7   restricting non-paying users from communicating with other non-paying

8   users.

1 18. The method of claim **17**, wherein said device permits bridging of telephone

2   calls between said plurality of users.

1 19. The method of claim **17**, wherein said device permits said users to exchange

2   messages with each other in near real-time.

1   20. The method of claim **18**, wherein said allowing comprises allowing paying

2   users to bridge telephone calls with all other of said plurality of users, and

3   wherein said restricting comprises preventing non-paying users from bridging

4   telephone calls with other non-paying users.

1   21. The method of claim **17**, wherein said device comprises a telephone interface

2   and a storage medium, and wherein said method comprises exchanging

3   saved messages between said users.

1   22. The method of claim **19**, further comprising calculating costs of said service

2   for each of said paying users, based on time each of said paying users uses

3   said service.

1   23. A method of operating a message exchange device comprising:

2   storing greetings originating with each of a plurality of users using said

3   message exchange device;

4   obtaining from each of said plurality of users an indicator of whether that

5   user wishes to pay to use said message exchange server, thereby

6   classifying each of said plurality of users as a paying or non-paying user;

7   allowing paying users access to all of said stored greetings;

8   allowing non-paying users access to only those greetings originating with

9   paying users.

1   24. The method of claim **23**, wherein said greetings comprise voice messages

2   and said allowing paying users comprises allowing paying users to listen to all

3   of said stored greetings.

1   25. The method of claim **23**, further comprising charging each paying user based

2   on time spent by that paying user using said server.

1   26. The method of claim **23**, wherein each of said plurality of users is currently

2   using said message exchange device, and further comprising allowing users

3   to exchange messages in near real-time.

1   27. A message exchange server comprising computer readable memory storing

2   a plurality of messages, each of said messages associated with a user of

3   said server;

4   a plurality of indicators, each identifying whether a user pays to use said

5   message exchange server and is thereby a paying user, or whether a user

6   does not pay to use said service and is thereby a non-paying user;

7   software, adapting said server to

8   allow those paying users access to all of said plurality of messages;

9   allow non-paying users access to only those messages associated

10   with paying users.

11   28. The server of claim **27**, wherein said messages comprise digitized voice

12   messages.

13   29. The server of claim **28**, wherein said computer readable memory further

14   stores an amount representative of prepayment of users paying for said

15   service.

16   30. A computer readable medium, storing computer executable instructions that

17   when loaded at a message exchange server, used to exchange messages

18   between users, to:

19   store greetings originating with each of a plurality of users using said

20   message exchange device;

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1   obtain from each of said plurality of users an indicator of whether that user

2   wishes to pay to use said message exchange server, thereby classifying

3   each of said plurality of users as a paying or non-paying user;

4   allow paying users access to all of said stored greetings;

5   allow non-paying users access to only those greetings originating with

6   paying users.